

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Teresa M Shaak
Debtor

Case No. 19-05364-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Feb 21, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 4
Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2023:

Recip ID	Recipient Name and Address
db	+ Teresa M Shaak, 747 S. Fourth Ave., LEBANON, PA 17042-7658
5283366	+ Ccb/togshop, Po Box 182120, Columbus, OH 43218-2120
5283400	+ Office of Attorney General, Financial Enforcement, Section, Stra, Harrisburg, PA 17120-0001
5283389	+ P S E C U, P.o. Box 1006, Harrisburg, PA 17108-1006
5283390	Penn State Health Milton S. Hershey, Legal/ Bankruptcy, P.O. Box 854, Mail Code A410, Hershey, PA 17033-0854
5283403	United States Attorney, PO Box 11754, Harrisburg, PA 17108-1754

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Feb 22 2023 00:14:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: RECOVERYCORP.COM	Feb 22 2023 00:14:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5298010	Email/PDF: bncnotices@becket-lee.com	Feb 21 2023 19:20:31	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5283363	Email/Text: ebn@americollect.com	Feb 21 2023 19:14:00	Americollect, Inc., PO Box 1505, Manitowoc, WI 54221-1505
5283364	+ Email/PDF: bncnotices@becket-lee.com	Feb 21 2023 19:20:31	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
5283374	Email/Text: cfcbackoffice@contfinco.com	Feb 21 2023 19:14:00	Continental Finance Co, Po Box 8099, Newark, DE 19714
5289487	+ EDI: CRFRSTNA.COM	Feb 22 2023 00:14:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
5283365	+ EDI: CAPITALONE.COM	Feb 22 2023 00:14:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5290239	EDI: CAPITALONE.COM	Feb 22 2023 00:14:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5293516	Email/PDF: bncnotices@becket-lee.com	Feb 21 2023 19:20:21	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5283367	+ EDI: WFNNB.COM	Feb 22 2023 00:14:00	Comenity Bank / The Limited, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5283368	+ EDI: WFNNB.COM	Feb 22 2023 00:14:00	Comenity Bank/Ann Taylor, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5283369	+ EDI: WFNNB.COM	Feb 22 2023 00:14:00	Comenity Bank/Blair, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5283370	+ EDI: WFNNB.COM	Feb 22 2023 00:14:00	Comenity Bank/Chadwicks, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

District/off: 0314-1
Date Rcvd: Feb 21, 2023

User: AutoDocke
Form ID: 3180W

Page 2 of 4
Total Noticed: 60

5283372	+ EDI: WFNNB.COM	Feb 22 2023 00:14:00	Comenity Bank/Pottery Barn, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5283371	+ EDI: WFNNB.COM	Feb 22 2023 00:14:00	Comenity bank/J Crew, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5283373	+ EDI: WFNNB.COM	Feb 22 2023 00:14:00	Comenitycb/the Tog Sho, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5283375	+ EDI: CRFRSTNA.COM	Feb 22 2023 00:14:00	Credit First National Association, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
5283376	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 21 2023 19:20:24	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
5283398	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Feb 21 2023 19:14:00	Bureau of Employer Tax Operations, PO Box 68568, Harrisburg, PA 17106
5283377	EDI: DISCOVER.COM	Feb 22 2023 00:14:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
5285126	EDI: DISCOVER.COM	Feb 22 2023 00:14:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5283379	Email/Text: BNSFS@capitalsvcs.com	Feb 21 2023 19:14:00	First Savings Credit Card, Attn: Bankruptcy Department, Po Box 5019, Sioux Falls, SD 57117
5283378	+ EDI: AMINFOFP.COM	Feb 22 2023 00:14:00	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
5283380	+ EDI: PHINGENESIS	Feb 22 2023 00:14:00	Genesis Bankcard Services, Attn: Bankruptcy Department, Po Box 4477, Beaverton, OR 97076-4401
5283381	+ EDI: PHINGENESIS	Feb 22 2023 00:14:00	Genesis Bc/Celtic Bank, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
5283382	EDI: IRS.COM	Feb 22 2023 00:14:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5283383	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 21 2023 19:14:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
5303540	Email/PDF: resurgentbknotifications@resurgent.com	Feb 21 2023 19:20:23	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5288926	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 21 2023 19:20:17	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5283384	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 21 2023 19:20:18	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
5317047	+ EDI: AISMIDFIRST	Feb 22 2023 00:14:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051
5317046	+ EDI: AISMIDFIRST	Feb 22 2023 00:14:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
5283385	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 21 2023 19:14:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
5283386	+ Email/Text: Bankruptcies@nragroup.com	Feb 21 2023 19:14:00	National Recovery Agency, Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015
5302691	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 21 2023 19:14:00	Nationstar Mortgage LLC dba Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
5283387	+ Email/Text: bnc@nordstrom.com	Feb 21 2023 19:14:30	Nordstrom FSB, 13531 E. Caley Ave, Englewood, CO 80111-6505
5283388	+ EDI: AGFINANCE.COM	Feb 22 2023 00:14:00	OneMain Financial, Attn: Bankruptcy, Po Box

District/off: 0314-1
Date Rcvd: Feb 21, 2023

User: AutoDocke
Form ID: 3180W

Page 3 of 4
Total Noticed: 60

			3251, Evansville, IN 47731-3251
5283402	EDI: PENNDEPTREV	Feb 22 2023 00:14:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5283402	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 21 2023 19:14:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5509142	EDI: PRA.COM	Feb 22 2023 00:14:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5509143	EDI: PRA.COM	Feb 22 2023 00:14:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5295864	EDI: PRA.COM	Feb 22 2023 00:14:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5299004	+ EDI: JEFFERSONCAP.COM	Feb 22 2023 00:14:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
5302127	EDI: Q3G.COM	Feb 22 2023 00:14:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5302128	EDI: Q3G.COM	Feb 22 2023 00:14:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5283391	+ EDI: RMSC.COM	Feb 22 2023 00:14:00	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5283978	+ EDI: RMSC.COM	Feb 22 2023 00:14:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5283393	+ EDI: RMSC.COM	Feb 22 2023 00:14:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
5283394	+ EDI: RMSC.COM	Feb 22 2023 00:14:00	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
5283395	+ EDI: RMSC.COM	Feb 22 2023 00:14:00	Synchrony Bank/Banana Republic, Attn: Bankruptcy, Po Box 105972, Atlanta, GA 30348-5972
5283396	+ EDI: RMSC.COM	Feb 22 2023 00:14:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
5304435	+ Email/Text: bncmail@w-legal.com	Feb 21 2023 19:14:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5283397	+ EDI: WTRRN BANK.COM	Feb 22 2023 00:14:00	Target, Po Box 673, Minneapolis, MN 55440-0673
5283401	Email/Text: TAX-CTS-Eastern.BankruptcyMail@usdoj.gov	Feb 21 2023 19:14:00	U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, DC 20044
TOTAL: 55			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5283392		Syncb/walmart
5283399	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5303137	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 23, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2023 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmlawgroup.com
Janet M. Spears	on behalf of Creditor MidFirst Bank bkecfinbox@aldridgepite.com JSpears@ecf.courtdrive.com
John Matthew Hyams	on behalf of Debtor 1 Teresa M Shaak jmh@johnhyamslaw.com acb@johnhyamslaw.com;sew@johnhyamslaw.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1

Teresa M Shaak

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2035

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-05364-HWV

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Teresa M Shaak

2/21/23**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.